

Information to identify the case:

Debtor 1	Maira Zepeda	Social Security number or ITIN	xxx-xx-0620
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-28513-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maira Zepeda

11/2/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maira Zepeda
Debtor

Case No. 18-28513-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 02, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2021:

Recip ID	Recipient Name and Address
db	+ Maira Zepeda, 5808 Washington St., Apt 205, West New York, NJ 07093-1581
517759331	+ 1ST CRD SRVC, 377 HOES LANE, PISCATAWAY, NJ 08854-4138
517759332	+ CLLCN BUREAU OF THE HU, 155 NORTH PLANK RD, NEWBURGH, NY 12550-1747
517759338	+ Englewood Laparoscopic & Bariatri, PO Box 8157, Englewood, NJ 07631-8157
517811057	+ Ford Motor Credit Company, Attn: Morgan Bornstein & Morgan, 1236 Brace Rd. Ste. K, Cherry Hill, NJ 08034-3229
517827358	Garden State Anesthesia Services PA, Law Offices of Paul L Marks, PLLC, 299 North Plaaaaaank Road, Ste 104, Newburgh, NY 12550
517759342	+ Holy Name Medical Center, ATTN: Certified Credit & Collection Bur, PO Box 1750, Whitehouse Station, NJ 08889-1750
517759346	+ MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
517759353	+ North Jersey Laproscopic Associates, PO Box 175, Demarest, NJ 07627-0175
517759354	+ Palisades Medical Center, ATTN: Certified Credit & Collection Bur, PO Box 1750, Whitehouse Station, NJ 08889-1750
517759356	+ Selip and Stylianou, LLP, 10 Forest Avenue, Suite 300, P.O. Box 914, Paramus, NJ 07653-0914
517759355	+ Selip and Stylianou, LLP, 10 Forest Avenue, Paramus, NJ 07652-5238
517863435	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517765657	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 02 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: BL-BECKET.COM	Nov 03 2021 00:18:00	Toyota Motor Credito Corporation c/o BECKET & LEE, P.O. Box 3001 Dept., Malvern, PA 19355-0701
517759333	+ EDI: WFNNB.COM	Nov 03 2021 00:18:00	COMENITYBANK/NY&CO, PO BOX 182789, COLUMBUS, OH 43218-2789
517759334	+ EDI: WFNNB.COM	Nov 03 2021 00:18:00	COMENITYBANK/VICTORIA, PO BOX 182789, COLUMBUS, OH 43218-2789
517759335	+ EDI: WFNNB.COM	Nov 03 2021 00:18:00	COMENITYBANK/WAYFAIR, PO BOX 182789, COLUMBUS, OH 43218-2789
517759336	+ EDI: WFNNB.COM	Nov 03 2021 00:18:00	COMENITYCB/MYPOINTSRWD, PO BOX 182120, COLUMBUS, OH 43218-2120
517759337	+ Email/PDF: creditonebknofications@resurgent.com	Nov 02 2021 20:32:03	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517805814	EDI: BL-BECKET.COM	Nov 03 2021 00:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517759339	+ EDI: AMINFOFP.COM		

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		Nov 03 2021 00:18:00	FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868
517759340	+ EDI: PHINGENESIS		
		Nov 03 2021 00:18:00	GENESIS BC/CELTIC BANK, 268 S STATE ST STE 300, SALT LAKE CITY, UT 84111-5314
517759341	+ EDI: PHINAMERI.COM		
		Nov 03 2021 00:18:00	GM FINANCIAL, PO BOX 181145, ARLINGTON, TX 76096-1145
517759343	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 02 2021 20:29:00	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
517794381	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 02 2021 20:32:03	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517794030	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 02 2021 20:32:03	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517794103	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 02 2021 20:32:09	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517759344	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 02 2021 20:32:01	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
517759345	+ EDI: MID8.COM		
		Nov 03 2021 00:18:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517858329	+ EDI: MID8.COM		
		Nov 03 2021 00:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517835708	+ EDI: JEFFERSONCAP.COM		
		Nov 03 2021 00:18:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517872777	EDI: Q3G.COM		
		Nov 03 2021 00:18:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
517759359	+ EDI: SWCR.COM		
		Nov 03 2021 00:18:00	SOUTHWEST CREDIT SYSTE, 4120 INTERNATIONAL PKWY, CARROLLTON, TX 75007-1958
517759360	+ EDI: RMSC.COM		
		Nov 03 2021 00:18:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
517759361	+ EDI: RMSC.COM		
		Nov 03 2021 00:18:00	SYNCB/EVINE, PO BOX 965005, ORLANDO, FL 32896-5005
517759363	+ EDI: RMSC.COM		
		Nov 03 2021 00:18:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
517759364	+ EDI: RMSC.COM		
		Nov 03 2021 00:18:00	SYNCB/TJX COS, PO BOX 965015, ORLANDO, FL 32896-5015
517759365	+ EDI: RMSC.COM		
		Nov 03 2021 00:18:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
517766089	+ EDI: RMSC.COM		
		Nov 03 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517759366	+ EDI: WTRRN BANK.COM		
		Nov 03 2021 00:18:00	TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
517884112	+ Email/Text: bncmail@w-legal.com		
		Nov 02 2021 20:30:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517759367	+ EDI: TFSR.COM		
		Nov 03 2021 00:18:00	TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
518370390	EDI: BL-TOYOTA.COM		
		Nov 03 2021 00:18:00	Toyota Motor Credit Corporation, c/o Becket and

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Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517759347	*+	MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
517759348	*+	MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
517759349	*+	MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
517759350	*+	MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
517759351	*+	MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
517759352	*+	MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
517759362	*+	SYNCB/EVINE, PO BOX 965005, ORLANDO, FL 32896-5005
517759357	*+	Selip and Stylianou, LLP, 10 Forest Avenue, Paramus, NJ 07652-5238
517759358	*+	Selip and Stylianou, LLP, 10 Forest Avenue, Paramus, NJ 07652-5238
517759368	*+	TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
519333177	##+	Dept. of Ed/Mohela, PO Box 105347, Atlanta, GA 30348-5347

TOTAL: 0 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2021 at the address(es) listed below:

Name	Email Address
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Maira Zepeda ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4